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December 14, 2004

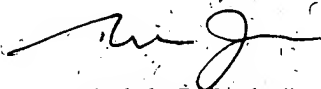
Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Re: **Application Serial No.:** 10/688,545
Confirmation No.: 1132
Applicant: Natarajan Ramachandran
Filed: October 17, 2003
Title: Apparatus And Method Of Transmitting Transaction Signature
Art Unit: 2876
Notice of Allowance Date: December 8, 2004
Docket No.: D-1107 R2 DIV

Sir:

Please find enclosed the Issue Fee Transmittal form for filing in the above-referenced Application. Also enclosed are Comments on the Substance of the Interview and Comments on the Statement of Reasons for Allowance.

Very truly yours,



Ralph E. Jocke

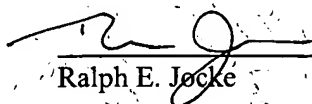
Reg. No. 31,029

CERTIFICATE OF MAILING BY EXPRESS MAIL

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D-1107 R2 DIV

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	
Natarajan Ramachandran)	
)	
Serial No.: 10/688,545)	Art Unit 2876
)	
Confirm. No.: 1132)	
)	Primary Examiner
Filed: October 17, 2003)	Karl Frech
)	
Title: Apparatus And Method Of)	
Transmitting Transaction)	
Signature)	

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Kindly enter Applicant's comments without prejudice as follows:

Comments on the Substance of the Interview

An interview was conducted on November 17, 2004 between Examiner Karl Frech and a representative (Daniel Wasil, Reg. No. 45,303) of Applicant. Applicant's representative respectfully requested an Examiner's amendment to place the application in condition for allowance. Specifically, Applicant's representative requested that all finally rejected claims be canceled. Thereafter, only allowed claims 60, 70, and 74 would remain pending.

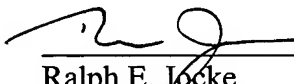
Comments on Statement of Reasons for Allowance

The statement of reasons for allowance in the Office Action dated November 2, 2004 indicates a general paraphrasing of language, and not necessarily the exact claim language. Furthermore, Applicant respectfully submits that while the specific features and relationships mentioned in the statement are not disclosed or suggested in the prior art, these are not the only recited features and relationships which are not found in the prior art. Also, it should be understood that the allowed subject matter is to only be limited by that subject matter which is specifically recited. Thus, any remarks in the statement which narrow the recited subject matter should be disregarded.

Other Comments

Applicants continue to respectfully traverse the claim rejections in the Office Action dated November 2, 2004. Nevertheless, the cancellation of claims by Examiner's amendment was requested without prejudice to facilitate early allowance and issue. The cancellation of a claim shall not constitute an admission that the canceled claim is unpatentable in any manner. Applicant does not intend to dedicate any of the canceled subject matter to the public. Applicant reserves all rights to file another application (e.g., a continuation application and/or divisional application) relating to any claim.

Respectfully submitted,



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